

maternity leave because they have no way to replace the lost income.

I decided to investigate how we could provide short-term disability insurance for federal employees after learning that many of them already buy short-term disability insurance as individuals in the private market at high individual rates. Although federal employees have good health insurance, federal health benefits do not replace lost income if employees are unable to work. Moreover, while federal employees may have available sick or annual leave days, they may not have enough such days to pay the bills if they have to be out of work for an extended period. Although there are long-term disability options for federal employees who become permanently disabled, federal employees do not qualify for such benefits until they have worked for the federal government for at least 18 months. My bill does no more than put federal employees in the same position as their private-sector counterparts, who have access to disability insurance through an employer at group rates. This bill will not allow participating insurance companies to exclude persons based on pre-existing conditions. Because of the federal government's purchasing power, this bill will provide these benefits at a more competitive

rate than is available if an employee sought such insurance as an individual.

According to the Social Security Administration, a 20-year-old worker has a one in four chance of becoming disabled by retirement age. The majority of disabilities are not caused by major accidents, but by conditions or illnesses, such as cancer or back injuries, according to the Council for Disability Awareness. There is every reason to allow our federal employees to take advantage of the federal government's group rates to obtain the most reasonable price if they choose to purchase short-term disability coverage on their own at no cost to the federal government.

I strongly urge my colleagues to support this bill.

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YUCAIPA HIGH SCHOOL WOMEN  
SOFTBALL TEAM CIF SOUTHERN  
SELECT DIVISION II CHAMPIONS

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**HON. PAUL COOK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, June 11, 2015*

Mr. COOK. Mr. Speaker, I rise today to recognize and celebrate the Yucaipa High School

Women's Softball team for ending their season as California Interscholastic Federation Southern Section Division II champions. The team has been named the 2015 Cal-Hi Sports State Team of the Year.

The Thunderbirds have had a rewarding season with an incredible 31 wins. Last Friday, the ladies scored another victory when they beat the undefeated Mission Viejo high school at the final game in Irving, California. With dedication and commitment, the team, along with their head coach David Kivett, earned the title after an entire season of hard work.

In closing, I'd like to joyously congratulate the players: Alexis Avalos, Kaitlyn Alvarado, Annie Bakenhus, Brooke Bolinger, Brooke Brady, Skyler Burke, Keely Clark, Mallorie Cross, Jordan Green, Jordan Herron, Jazzy Lopez, Kayla Martin, Megan Martin, Kelly Martinez, Madyson Marvuli, Blayne Nelson, and Kora Shoemaker.